

**Amendments to the Drawings:**

The attached sheets of drawings, which include Figs. 1-3, replace the original sheets including Figs. 1-3. No new matter has been added.

Attachment: Replacement Sheets

### **REMARKS/ARGUMENTS**

Prior to entry of this Amendment, the application included claims 1-22. No claims have been amended, canceled, or added. Hence, after entry of this Amendment, claims 1-22 remain pending for examination.

Claims 1-22 stand rejected under 35 U.S.C. § 102(b) as being anticipated by the cited portions of U.S. Patent No. 6,484,203 to Porras et al. ("Porras"). Please note that the Office Action listed this reference as U.S. Patent Publication No. 2005/0080710.

Applicants filed an Information Disclosure Statement on November 20, 2003. Applicants request that the Examiner review the Information Disclosure Statement and cited reference and return an initialed SB/08 to the undersigned attorney. Copies of the Information Disclosure Statement and PTO stamped postcard are enclosed for the Examiner's convenience.

#### **Rejections Under 35 U.S.C. § 102(b)**

The Applicants respectfully traverse the rejection of all claims under 35 U.S.C. § 102(b), since the Office Action does not cite a prior art reference that teaches all of the claim elements, either expressly or inherently, as required for a proper rejection under 35 U.S.C. § 102(b). Both independent claims, claims 1 and 14, for example, include subject matter not taught by Porras, the sole reference cited against all claims.

Among other things, claim 1 recites "receiving transaction information; [and] determining, based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared." Claim 14 includes similar elements. Porras does not teach this. Porras appears to relate to monitoring network traffic for suspicious network activity and producing associated reports (Abstract). Porras does not teach anything having to do with receiving transaction information and using the transaction information to determine whether to produce a suspicious activity report. Hence, claims 1 and 14 are believed to be allowable, at least for this reason. The remaining claims depend from claims 1 or 14 and are believed to be

allowable, at least for the reasons stated above. The dependent claims also include subject matter that further distinguishes them from the cited reference. Examples follow.

Claim 7 recites “wherein determining whether a suspicious activity report is to be prepared comprises comparing an amount of a transaction to the mandatory SAR threshold.” Porras does not teach comparing an amount of a transaction to a mandatory SAR threshold. Claim 7 is believed to be allowable, at least for this additional reason. Claim 16 includes a similar element and is believed to be allowable, at least for this additional reason.

Claim 9 recites “wherein determining whether a suspicious activity report is to be prepared comprises comparing an amount of a transaction to the SAR prompt threshold.” As with claim 7 above, Porras does not teach comparing an amount of a transaction to a SAR prompt threshold. Claim 9 is believed to be allowable, at least for this additional reason. Claim 18 includes a similar element and is believed to be allowable, at least for this additional reason.

Claim 10 relates to prompting an operator whether to prepare a suspicious activity report. Porras does not teach this and claim 10 is believed to be allowable, at least for this additional reason. Claim 19 includes a similar element and is believed to be allowable, at least for this additional reason.

Claim 11 relates to producing on-demand suspicious activity reports at the election of an operator. Porras does not teach this, and claim 11 is believed to be allowable, at least for this additional reason. Claim 20 includes a similar element and is believed to be allowable, at least for this additional reason.

Claim 13 recites “wherein the transaction processing device is configured to print money orders.” Porras does not mention money orders, and claim 13 is believed to be allowable, at least for this additional reason. Claim 22 includes a similar element and is believed to be allowable, at least for this additional reason.

The Office Action includes no explanation regarding the applicability of the passages cited from Porras to the Applicants' claims. The Office Action merely repeats the claim language and inserts the citations to Porras. Moreover, the same citations cited in rejecting claim 1 are merely repeated for each of claims 2-22. Because the teachings of Porras, a patent directed to monitoring network activity, depart so clearly from the Applicants' claims, which relate to monitoring transactions for suspicious activity, it is not apparent how Porras is pertinent. The Applicants, therefore, respectfully direct the Examiner's attention to 37 C.F.R. § 1.104(c)(2) and request compliance with that section if the case is not advanced to allowance on the next action.

### **Conclusion**

In view of the foregoing, Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

Date: April 25, 2007

/Irvin E. Branch/

Irvin E. Branch  
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60994015 v1

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

PATENT  
Attorney Docket No.: 020375-038310US

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On

TOWNSEND and TOWNSEND and CREW, LLP

By

Nicole M. Wartell

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

John M. Morales, et al.

Application No.: 10/658,844

Filed: September 8, 2003

For: SYSTEMS AND METHODS FOR  
PRODUCING SUSPICIOUS ACTIVITY  
REPORTS IN FINANCIAL  
TRANSACTIONS

Examiner: *unassigned*

Art Unit: *unassigned*

INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The reference cited on attached form PTO/SB/08A is being called to the attention of the Examiner. The U.S. patent is not enclosed in accordance with the Patent Office waiver issued August 5, 2003 in the Official Gazette, which states as follows:

The Office hereby waives the requirement under 37 CFR §1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003 and for all international applications that have entered the national stage under 35 USC §371 after June 30, 2003. See 37 CFR §1.491(b).

Applicants also wish to make the Examiner aware of the following co-pending patent applications:

1. U.S. Patent App. No. 10/225,410, filed 08-20-2002, Applicant Blair et al., Attorney Docket No. 020375-024800US;
2. U.S. Patent App. No. 60/465967, filed 04-25-2003, Applicant Cowell et al., Attorney Docket No. 020375-038300US;
3. U.S. Patent App. No. 10/424,558, filed 04-25-2003, Applicant Michelsen et al., Attorney Docket No. 020375-037200US; and
4. U.S. Patent App. No. 10/424,562, filed 04-25-2003, Applicant Michelsen et al., Attorney Docket No. 020375-039500US.

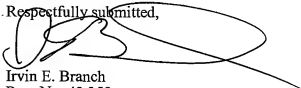
To comply with 37 CFR §1.98(a)(2)(iii), the specifications, drawings and claims for each of these applications are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



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60086943 v1

Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/658,844
		Filing Date	September 8, 2003
		First Named Inventor	Morales, John M.
		Art Unit	unassigned
		Examiner Name	unassigned
Sheet 1	of 1	Attorney Docket Number	020375-038310US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1	US-6,015,087			
	A2	US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>4</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	B1							<input type="checkbox"/>
	B2							<input type="checkbox"/>

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Kind Codes of U.S. Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

60086943 v1

USPTO STAMP INDICATES RECEIPT OF A PATENT MATTER ON DATE  
STAMPED BELOW:

US Patent Application No. 10/658,844

For: SYSTEMS AND METHODS FOR PRODUCING SUSPICIOUS  
ACTIVITY REPORTS IN FINANCIAL TRANSACTIONS

Inventors: John M. Morales, et al.

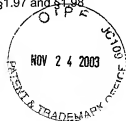
Filed: September 8, 2003

Attorney Docket No.: 020375-038310US

1. Transmittal Form
2. Information Disclosure Statement under 37 CFR \$1.97 and \$1.98
3. Copies of four (4) cited references.

Date Mailed: November 20, 2003

IEB/nmb



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DEC 2 2003